

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Wallace A. Moran, III  
 Jennifer A. Moran  
 Debtors

Case No. 17-17985-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db/jdb  
 tr +Wallace A. Moran, III, Jennifer A. Moran, 707 Bear Blvd, Reading, PA 19606-1103  
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14019714 +Allied Interstate, PO BOX 361445, Columbus, OH 43236-1445  
 14019718 Best Buy Credit Services, PO BOX 6204, Sioux Falls, SD 57117-6204  
 14019723 +CMG Financial, PO BOX 77404, Trenton, NJ 08628-6404  
 14019724 +CMG Mortgage, 3160 Crown Canyon Suite 400, San Ramon, CA 94583-1382  
 14019725 +CMG Mortgage, Inc., 425 Phillips Blvd, Trenton, NJ 08618-1430  
 14032763 +CMG Mortgage, Inc., KML Law Group, P.C., 701 Market Street, Ste 5000,  
 Philadelphia PA 19106-1541  
 14019722 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816  
 14019726 Comenity - Boscovs, PO BOX 659622, San Antonio, TX 78265-9622  
 14019729 Credit Acceptance Corp, PO BOX 5070, Southfield, MI 48086-5070  
 14019728 Credit Acceptance Corporate Headquarters, 25505 W. Twelve Mile Road, Southfield, MI 48034  
 14020232 +Credit Acceptance Corporation, 25505 West Twelve Mile Rd, Suite 3000,  
 Southfield MI 48034-8331  
 14019730 Diversified Consultants, Inc., PO BOX 1391, Southgate, MI 48195-0391  
 14019732 FMS Inc., PO BOX 707600, Tulsa, OK 74170-7600  
 14019731 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
 14019734 +KML Law Group, Suite 5000 BNY Mellon Indep. Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14019736 +Law Offices of Frederic Weinberg, 375 E. Elm Street, Suite 210,  
 Conshohocken, PA 19428-1973  
 14019738 Midland Credit Management Inc, PO BOX 2000, Warren, MI 48090-2000  
 14019739 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14019740 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099  
 14019741 +Northland Group Inc., P.O. Box 390846, Edina, MN 55439-0846  
 14019742 Sears Credit Cards, PO BOX 6286, Sioux Falls, SD 57117-6286  
 14019745 +US Department of Education/GL, 2401 International, PO BOX 7859, Madison, WI 53707-7859  
 14019748 +Wells Fargo Dealer Services, PO BOX 3599, Rancho Cucamonga, CA 91729-3599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn\_lau@msn.com Jan 11 2018 02:14:37 SHAWN J. LAU, Lau & Associates,  
 4228 St. Lawrence Avenue, Reading, PA 19606  
 smg +E-mail/Text: robertsl2@dnb.com Jan 11 2018 02:15:06 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:14:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2018 02:15:10 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 11 2018 02:15:02 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14019715 EDI: ARSN.COM Jan 11 2018 02:03:00 ARS National Services Inc., PO BOX 469046,  
 Escondido, CA 92046-9046  
 14019716 E-mail/Text: ACF-EBN@acf-inc.com Jan 11 2018 02:14:40 Atlantic Credit & Finance Inc,  
 PO BOX 11887, Roanoke, VA 24022-1887  
 14019717 +EDI: TSYS2.COM Jan 11 2018 02:03:00 Barclays Bank Delaware, PO BOX 8803,  
 Wilmington, DE 19899-8803  
 14019719 +EDI: CAPITALONE.COM Jan 11 2018 02:03:00 Capital One Bank USA NA, PO BOX 30281,  
 Salt Lake City, UT 84130-0281  
 14019720 EDI: CAPITALONE.COM Jan 11 2018 02:03:00 Capital One Bank USA NA, PO BOX 71083,  
 Charlotte, NC 28272-1083  
 14019721 +E-mail/Text: bankruptcy@cavps.com Jan 11 2018 02:15:08 Cavalry Portfolio Services,  
 500 Summit Lake Dr, Valhalla, NY 10595-2322  
 14019727 +EDI: CONVERGENT.COM Jan 11 2018 02:03:00 Convergent Outsourcing, 800 SW 39th St,  
 PO BOX 9004, Renton, WA 98057-9004  
 14019733 EDI: LEADINGEDGE.COM Jan 11 2018 02:03:00 Global Credit & Collection Cor, PO BOX 129,  
 Linden, MI 48451-0129  
 14019735 EDI: CBSKOHL.COM Jan 11 2018 02:03:00 Kohl's/Capital One, PO BOX 3115,  
 Milwaukee, WI 53201-3115  
 14019737 EDI: RMSC.COM Jan 11 2018 02:03:00 Lowe's/Synchrony Bank, Attn Bankruptcy Department,  
 PO BOX 965060, Orlando, FL 32896-5060  
 14020053 +EDI: PRA.COM Jan 11 2018 02:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14019743 EDI: NEXTEL.COM Jan 11 2018 02:03:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191  
 14020591 +EDI: RMSC.COM Jan 11 2018 02:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

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Total Noticed: 51

Date Rcvd: Jan 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14019744 EDI: WTRNBANK.COM Jan 11 2018 02:03:00 Target Card Services, PO BOX 660170,  
Dallas, TX 75266-0170  
14019746 EDI: VERIZONWIRE.COM Jan 11 2018 02:03:00 Verizon Wireless, P.O. Box 25505,  
Lehigh Valley, PA 18002-5505  
14019747 EDI: RMSC.COM Jan 11 2018 02:03:00 Walmart/Synchrony Bank, Attn BK Department,  
PO BOX 965060, Orlando, FL 32896-5060  
14019749 +EDI: WFFC.COM Jan 11 2018 02:03:00 Wells Fargo DealerService, PO BOX 1697,  
Winterville, NC 28590-1697

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
Reading, PA 19606-0410

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER on behalf of Creditor CMG Mortgage, Inc. bkgroup@kmlawgroup.com  
SHAWN J. LAU on behalf of Debtor Wallace A. Moran, III shawn\_lau@msn.com  
SHAWN J. LAU on behalf of Joint Debtor Jennifer A. Moran shawn\_lau@msn.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>Wallace A. Moran III</b>	Social Security number or ITIN <b>xxx-xx-3831</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Jennifer A. Moran</b>	Social Security number or ITIN <b>xxx-xx-9208</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 11/28/17</b>
Case number:	<b>17-17985-ref</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Wallace A. Moran III	Jennifer A. Moran
<b>2. All other names used in the last 8 years</b>	aka Wallace Moran, aka Wally Moran	aka Jennifer Anne Moran
<b>3. Address</b>	707 Bear Blvd Reading, PA 19606	707 Bear Blvd Reading, PA 19606
<b>4. Debtor's attorney</b> Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: <a href="mailto:shawn_lau@msn.com">shawn_lau@msn.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 1/10/18

**For more information, see page 2**

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